Case 20-15259-VFP Doc 65 Filed 05/14/25 Entered 05/15/25 00:14:07 Desc Imaged Certificate of Notice Page 1 of 3

Form clsnodsc - ntcclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102

Case No.: 20-15259-VFP

Chapter: 13

Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Danilo Sanchez 514 73rd St North Bergen, NI

North Bergen, NJ 07047-5407

Social Security No.: xxx-xx-3352

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after June 11, 2025 for the reason(s) indicated below.

- Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: May 12, 2025

JAN: dlr

Jeanne Naughton Clerk

Case 20-15259-VFP Doc 65 Filed 05/14/25 Entered 05/15/25 00:14:07 Desc Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court
District of New Jersey

In re: Case No. 20-15259-VFP

Danilo Sanchez Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 2
Date Rcvd: May 12, 2025 Form ID: clsnodsc Total Noticed: 3

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recipi ID Recipient Name and Address

db Danilo Sanchez, 514 73rd St, North Bergen, NJ 07047-5407

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern

Standard Time.

Recip ID Notice Type: Email Address Date/Time Recipient Name and Address

Email/Text: usanj.njbankr@usdoj.gov

May 12 2025 20:51:00 U.S. Attorney, 970 Broad St., Room 502, Rodino

Federal Bldg., Newark, NJ 07102-2534

smg + Email/Text: ustpregion03.ne.ecf@usdoj.gov

May 12 2025 20:51:00 United States Trustee, Office of the United States

Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 2

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name Email Address

Cory Francis Woerner

on behalf of Creditor LoanCare LLC cwoerner@raslg.com

Cory Francis Woerner

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING cwoerner@raslg.com

Denise E. Carlon

Case 20-15259-VFP Doc 65 Filed 05/14/25 Entered 05/15/25 00:14:07 Desc Imaged Certificate of Notice Page 3 of 3

District/off: 0312-2 User: admin Page 2 of 2

Date Rcvd: May 12, 2025 Form ID: clsnodsc Total Noticed: 3

on behalf of Creditor LoanCare LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth K. Holdren

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING eholdren@hillwallack.com

hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com;kgardiner@HillWallack.com

George E Veitengruber, III

on behalf of Debtor Danilo Sanchez bankruptcy@veitengruberlaw.com knapolitano15@gmail.com

Harold N. Kaplan

on behalf of Creditor LoanCare LLC hkaplan@rasnj.com, kimwilson@raslg.com

John Richard Voorhees, III

on behalf of Debtor Danilo Sanchez bk@focusedlaw.com

bk@focusedlaw.com;g35648@notify.cincompass.com;10440@notices.nextchapterbk.com

Marie-Ann Greenberg

magecf@magtrustee.com

Marie-Ann Greenberg

on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com

Shauna M Deluca

on behalf of Creditor LoanCare LLC sdeluca@hasbanilight.com, hllawpc@gmail.com

Sindi Mncina

on behalf of Creditor LoanCare LLC smncina@raslg.com

Sindi Mncina

on behalf of Creditor NEWREZ LLC D/B/A SHELLPOINT MORTGAGE SERVICING smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13